UNITED STATES DISTRICT COURT EASTERN DISTRICT OF PENNSYLVANIA

RICHARD DIAZ,

Plaintiff,

 \mathbf{v}_{ullet}

CASE NO. 2:12-CV-03429-CMR

NCO FINANCIAL SYSTEMS, INC.,

Defendant.

OFFER OF JUDGMENT

TO: Richard Diaz, (hereinafter "Plaintiff"), by and through Plaintiff's attorney, Craig Thor Kimmel, Esq., Kimmel & Silverman, P.C., 30 East Butler Pike, Ambler, PA 19002.

Pursuant to Fed. R. Civ. P. 68, Defendant, NCO Financial Systems, Inc., (hereinafter "NCO") hereby offers to allow judgment to be taken against it in favor of Plaintiff, as follows:

- 1. Judgment shall be entered against NCO for damages in the total amount of One Thousand and No/100 Dollars (\$1,000) for damages incurred by Plaintiff as a result of NCO's alleged violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, et seq.;
- 2. In addition, the Judgment entered shall include an additional amount for Plaintiff's reasonable costs and attorney's fees accrued through the date of service of this Offer of Judgment either: 1) as agreed to by counsel for the parties; or 2) in the event counsel cannot agree, as determined by the Court upon application by Plaintiff's counsel;
- 3. The Judgment entered in accordance with this Offer of Judgment is to be in total settlement of any and all claims by Plaintiff against NCO, said judgment shall have no effect whatsoever except in settlement of those claims;
- 4. This Offer of Judgment is made solely for the purposes specified in Fed. R. Civ. P. 68, and is not to be construed either as an admission that NCO is liable in this action, or that Plaintiff has suffered any damage;

5. In accordance with Fed. R. Civ. P. 68, if this Offer of Judgment is not accepted by Plaintiff within 14 days after service of the Offer, the Offer shall be deemed withdrawn and evidence of this Offer will be inadmissible except in any proceeding to recover costs. If this Offer of Judgment is not accepted by Plaintiff and the judgment finally obtained by Plaintiff is not more favorable than this Offer, the Plaintiff must pay his costs incurred after making this Offer, as well as the costs of NCO as allowed by the law of this Circuit.

ACCEPTED:

Richard Diaz

DATE:

15-26-12

Respectfully submitted,

/s/Ross S. Enders

Ross S. Enders, Esq. SESSIONS, FISHMAN, NATHAN & ISRAEL, L.L.C. 200 Route 31 North, Suite 203 Flemington, NJ 08822

Phone: (908) 751-5941 Fax: (908) 751-5944 renders@sessions-law.biz Attorney for Defendant, NCO Financial Systems, Inc.

CERTIFICATE OF SERVICE

I certify that on this 26th day of October, 2012, a copy of the foregoing **Defendant NCO Financial Systems, Inc.'s Offer of Judgment** was forwarded to the Parties below via U.S. Mail and facsimile.

Craig Thor Kimmel, Esq. KIMMEL & SILVERMAN PC 30 E. Butler Pike Amber, PA 19002 Phone: 215-540-8888 Email: kimmel@creditlaw.com

Attorney for Plaintiff,

Richard Diaz

By: /s/Ross S. Enders

Ross S. Enders, Esq. Attorney for Defendant, NCO Financial Systems, Inc.